

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorneys for the Secured Creditor:

New Jersey Housing and Mortgage Finance Agency

Case No: 22-10975 ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

In re:

Charlene Knight-Watts

Debtor

**CREDITOR'S
CERTIFICATION OF DEFAULT**

Leia Casey certifies as follows:


1. I am a VPDE for Centlar FSB, a secured creditor of the debtor.
2. On July 08, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:

☒ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other _____.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.
5. I certify under penalty of perjury that the above is true.

Date: 11/15/22

/s/ 
Secured Creditor